

**REMARKS**

This application has been reviewed in light of a telephone interview with the Examiner on February 9, 2006. Reconsideration of this application in view of the below remarks is respectfully requested. Claims 28-36 and 38-41 are pending in the application with Claims 28 and 35 being in independent form. By way of the present amendment, Claims 28 and 35 have been amended. No new subject matter has been introduced into the disclosure by way of the present amendment.

Claims 28 and 35 have been amended to clarify claim limitations. Specifically, amended Claims 28 and 35 recite the limitation of: "...whereby the database can avoid updating database records in a sub-interval at the occurrence of a match between a local sub-interval summary hash and a sub-interval summary hash received from the remote transaction database..." In addition, Claim 28 has been amended to include the phrase: "...minimizing network traffic during the process of..." in the preamble and Claim 35 has been amended to include the phrase: "...computer implemented..." in the preamble. The amendments to Claims 28 and 35 are not intended to narrow the scope of the claims but rather to clarify the field of the invention.

**CONCLUSIONS**

In view of the foregoing amendments and remarks, it is respectfully submitted that all claims presently pending in the application, namely, Claims 28-36 and 38-41 are believed to be in condition for allowance and patentably distinguishable over the art of record.

If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call Applicant's undersigned attorney at the number indicated below.

Respectfully submitted,



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